

CO. 85-3422
 Central Intelligence Agency
 Washington, D.C. 20505

3 October 1985

Executive Director

NOTE FOR: DDA

Harry:

Stan Sporkin has made the point to me that as OPM pressures the health insurance carriers to help control insurance costs, the de facto benefits to our employees are declining. I believe his point is that while the specific terms of the policies that we examine may not be changing all that much, that often the definition of how much an insurance company will actually spend to compensate an individual for a specific problem is being reduced, sometimes by arbitrary judgments that X number of days will be required to recover from an operation in a hospital when in fact X plus days are needed. I'd like to know if there is real substance to this concern and if there is, what kinds of things we might think about, doing to deal with it.

James H. Taylor

ROUTING AND TRANSMITTAL SLIP

Date

10/3/85

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2.

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 FPMR (41 CFR) 101-11.206

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